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TO: Central Facsimile Number for Official Patent-Related Correspondence (Examiner Kirsten S. Apple)	FROM: Randy Calhoune
COMPANY: U.S. Patent and Trademark Office	DATE: February 20, 2007
FACSIMILE NO: 1-571-273-8300	TOTAL NO. OF PAGES INCLUDING COVER: 19
RE: Application Serial No.: 10/036,286 First Named Inventor: KUMAR Group Art Unit: 3693 Atty. Ref. No.: G07.010	SENDER'S TELEPHONE NO: 203-972-5985

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

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By: 
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Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: KUMAR et al.

Application No.: 10/036,286

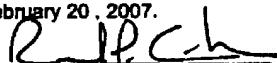
Filing Date: 12/31/2001

For: METHOD AND APPARATUS FOR
PROMOTING USE OF A
FINANCIAL PRODUCT

) Confirmation No.: 4570
) Group Art Unit: 3693
) Examiner: Kirsten S. Apple
) **AMENDMENT and RESPONSE to**
) October 19, 2006 Non-Final Office Action
) Docket No.: G07.010
) PTO Customer Number 28062
) Buckley, Maschoff & Talwalkar LLC
) 50 Locust Avenue
) New Canaan, CT 06840
)

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Dated: February 20, 2007 By: 

Randolph P. Calhoun

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. Fee as calculated and transmitted as described below
2. Amendment/Response to Non-Final Office Action mailed October 19, 2006
3. Petition for 1-Month Extension of Time

Application Serial No.: 09/942,453

Attorney Docket No.: G08-057

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FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	28	- 35	0	\$ 50.00	\$ 0.00
Indep. Claims	6	- 7	0	\$ 200.00	\$ 0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$ 0.00
Petition for 1 Month Extension of Time					\$120.00
OTHER FEE (specify purpose):					\$ 0.00
					TOTAL FEE \$120.00

Credit Card Authorization Payment Form in the amount of **\$120.00** is enclosed.The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

Credit any overpayment.
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Respectfully submitted,



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February 20, 2007

Date